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09/646728

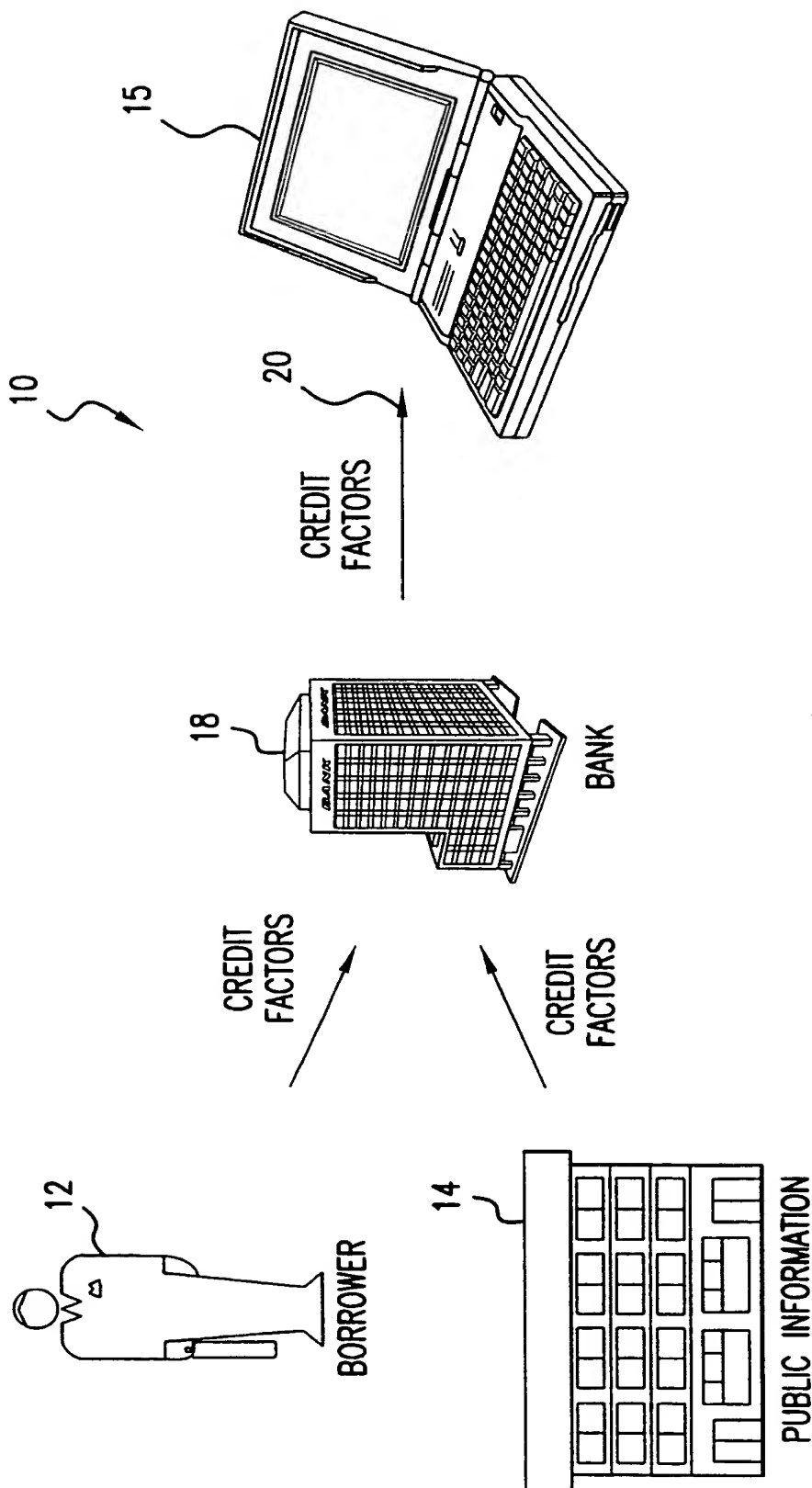


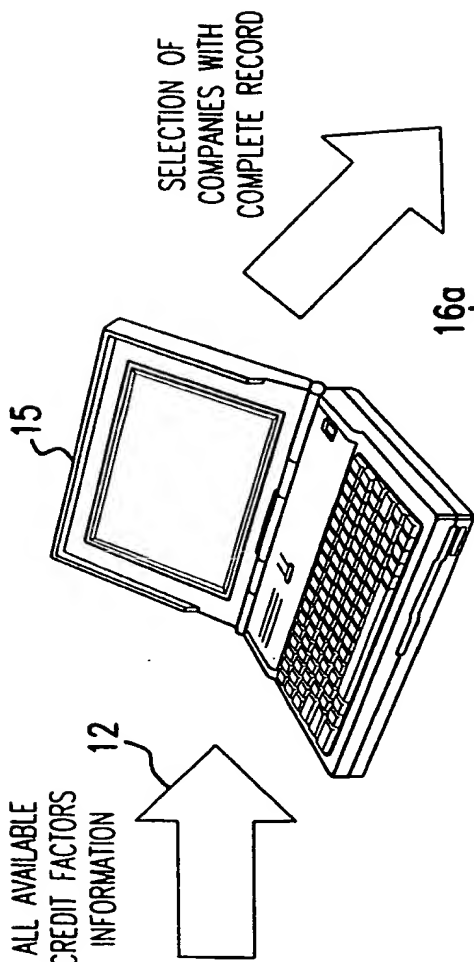
FIG. 1

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16-1		16-2		16-3				
COMPANY	1=DEFAULT 0=SUCCESS Y ¹	CREDIT FACTOR 1 WEIGHT 1	CREDIT FACTOR 2 WEIGHT 2	CREDIT FACTOR 3 WEIGHT 3	CREDIT FACTOR 4 WEIGHT 4	CREDIT FACTOR 5 WEIGHT 5	CREDIT FACTOR 6 WEIGHT 6	CREDIT FACTOR 7 WEIGHT 7
1	1	0.12	0.31	0.44	1.21	0.02	0.07	0.38
2	0	0.20	0.52	0.54	1.27	0.03	0.07	0.78
3	1	(0.27)	0.08	0.76	1.32	(0.26)	0.02	0.27
4	1	0.15	0.52	0.54	1.27	0.03	(0.32)	0.78
5	0	0.02	0.38	0.20	0.78	0.02	0.02	0.25
6	0	0.03	0.42	0.23	0.83	0.04	0.00	0.27
7	1	(0.01)	0.37	0.16	0.63	(0.05)	0.04	0.21
8	1	0.01	0.39	0.18	0.63	0.02	(0.11)	0.23
9	0	0.02	0.38	0.20	0.78	0.09	(0.0)	0.25
10	0	0.05	0.42	0.22	0.82	(0.03)	0.00	0.30
11	0	0.02	0.35	0.17	0.73	0.02	0.08	0.24
12	0	0.02	0.38	0.20	0.79	0.02	0.00	0.25
13	0	0.06	0.53	0.32	0.50	0.07	0.06	0.41

FIG.2

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kkjlkjij gg	kjtjjlkjt kjljk klj	kjlkjlkj lkjlkj kjl	kjkj	kjk	kjlkj llk lkjkl	kljlkj lkjlk kjlkl	klkjl kjljlj ljlljlj	kdkj kjjkj kj	kkjll kjllj
dkfjlsj	5	546545	546545	645646	5454	4654	6546	4654	5465
kjlkj;l	5	646554	646546	543545	.212	6546	5465	+612	4654
kjljdfkl	5	654654	546546	413465	131.	4646	4654	4655	5465
eruoieu	5	654654	546546	434684	1321	5465	6546	6465	4313
ksljdlk	5	654646	543521	564131	3465	4646	8743	4354	21.6
fjlslkjd	5	546546	216546	321654	4641	5465	2196	4564	1332
flilkjflk	5	465464	513216	346543	6516	3213	8741	3241	1665
jslksdjf	5	654654	846531	543543	4654	2132	6354	5665	4321
lkjsflks	5	646465	654321	132135	6464	1321	6835	4654	3213
jflkjsfl	5	465465	321321	432132	6546	3213	4219	6546	1313
kjslkjfl	5	465464	313213	131313	4654	1331	6854	5464	2121
skjflkjs	5	646464	132120	213321	6465	3133	1685	6555	6555

REFERENCE DATABASE

FIG.3

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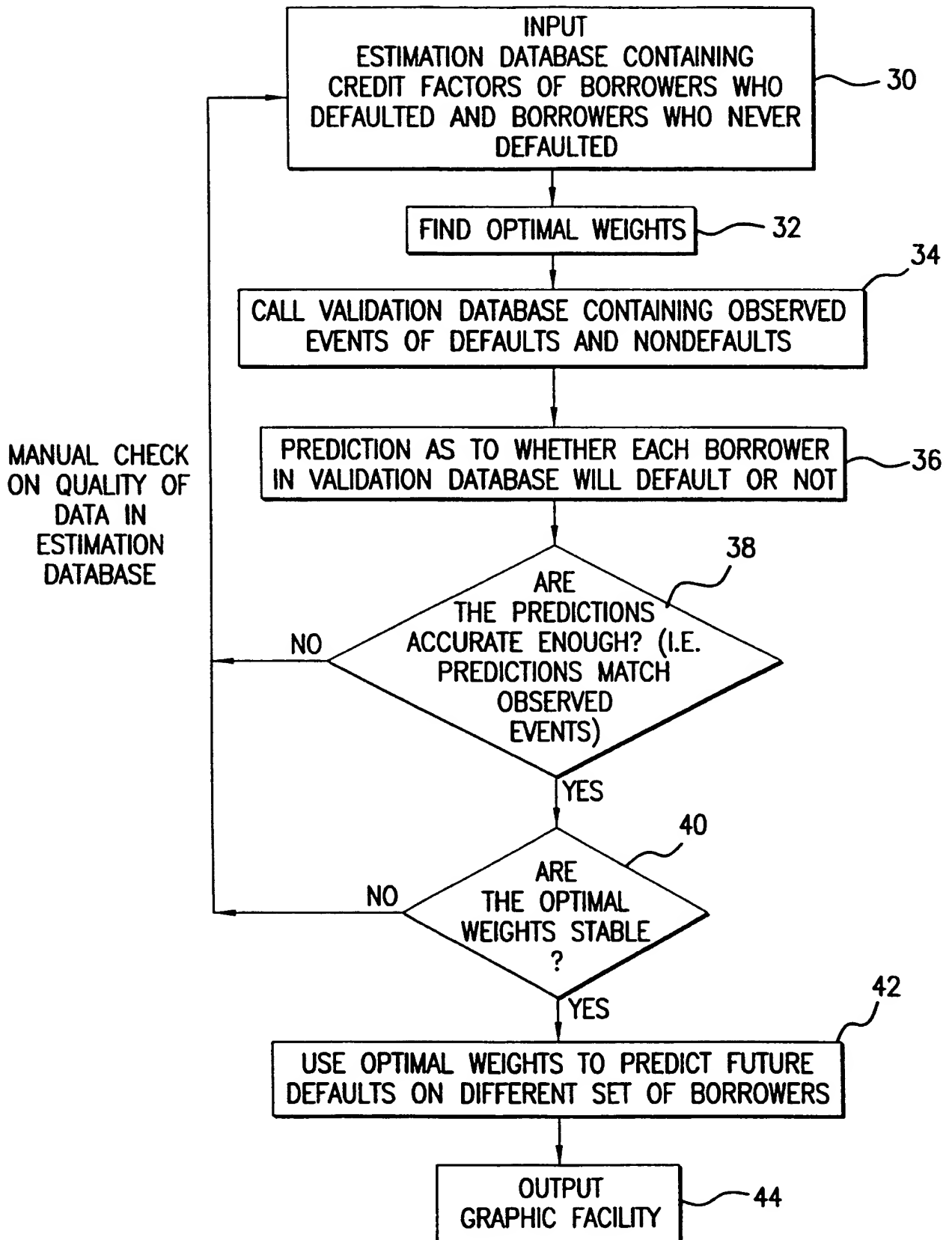
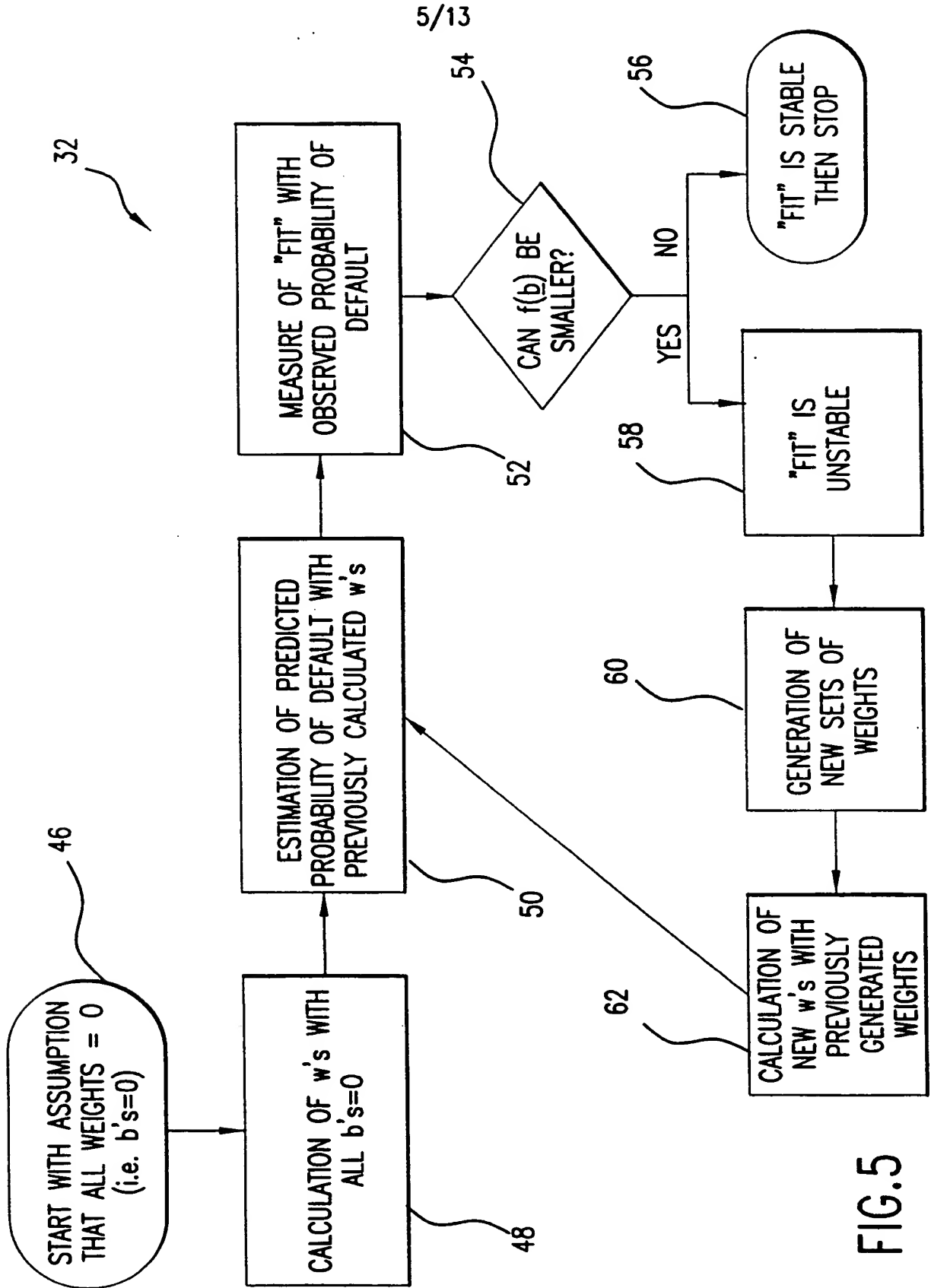


FIG.4



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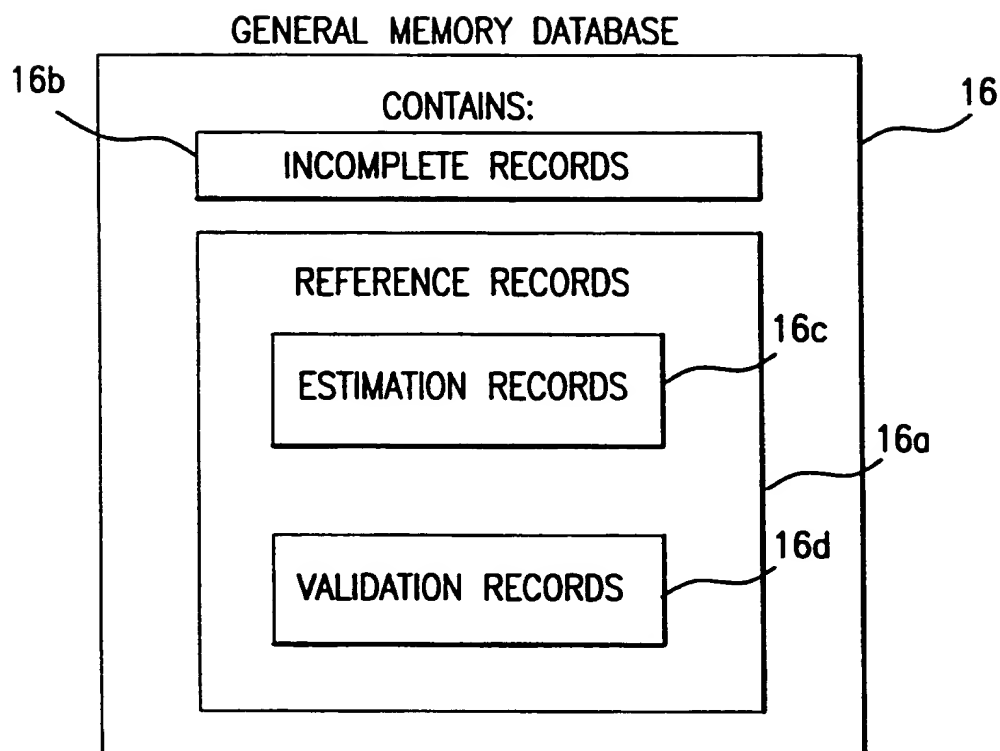


FIG.6

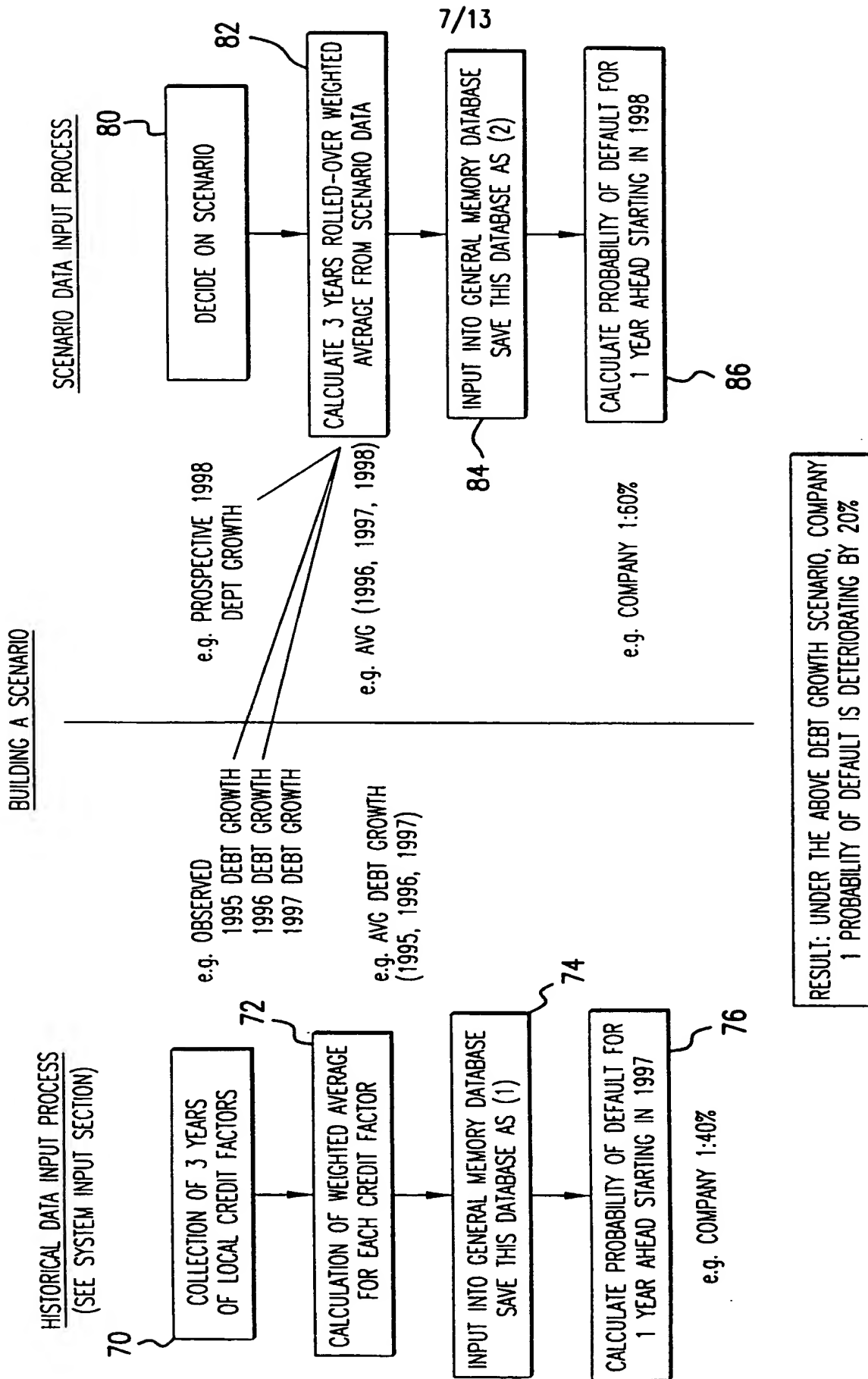


FIG.7

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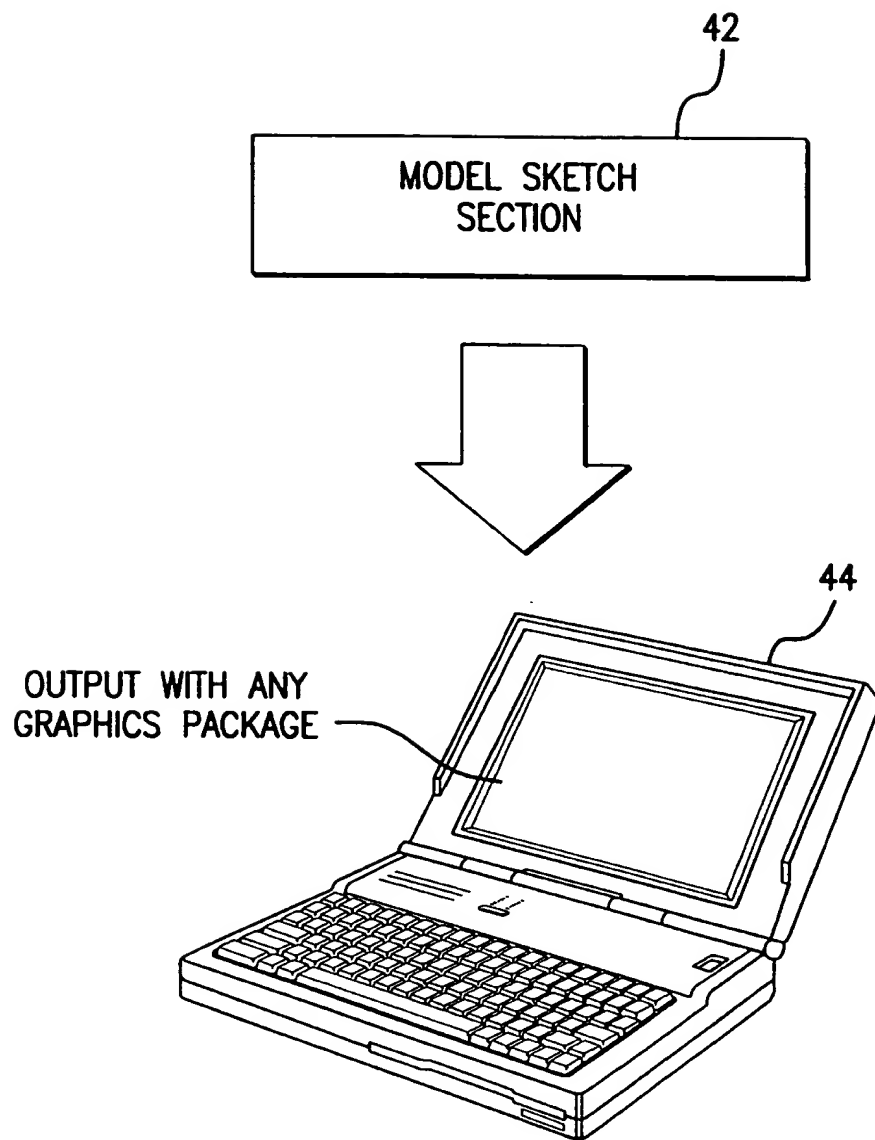
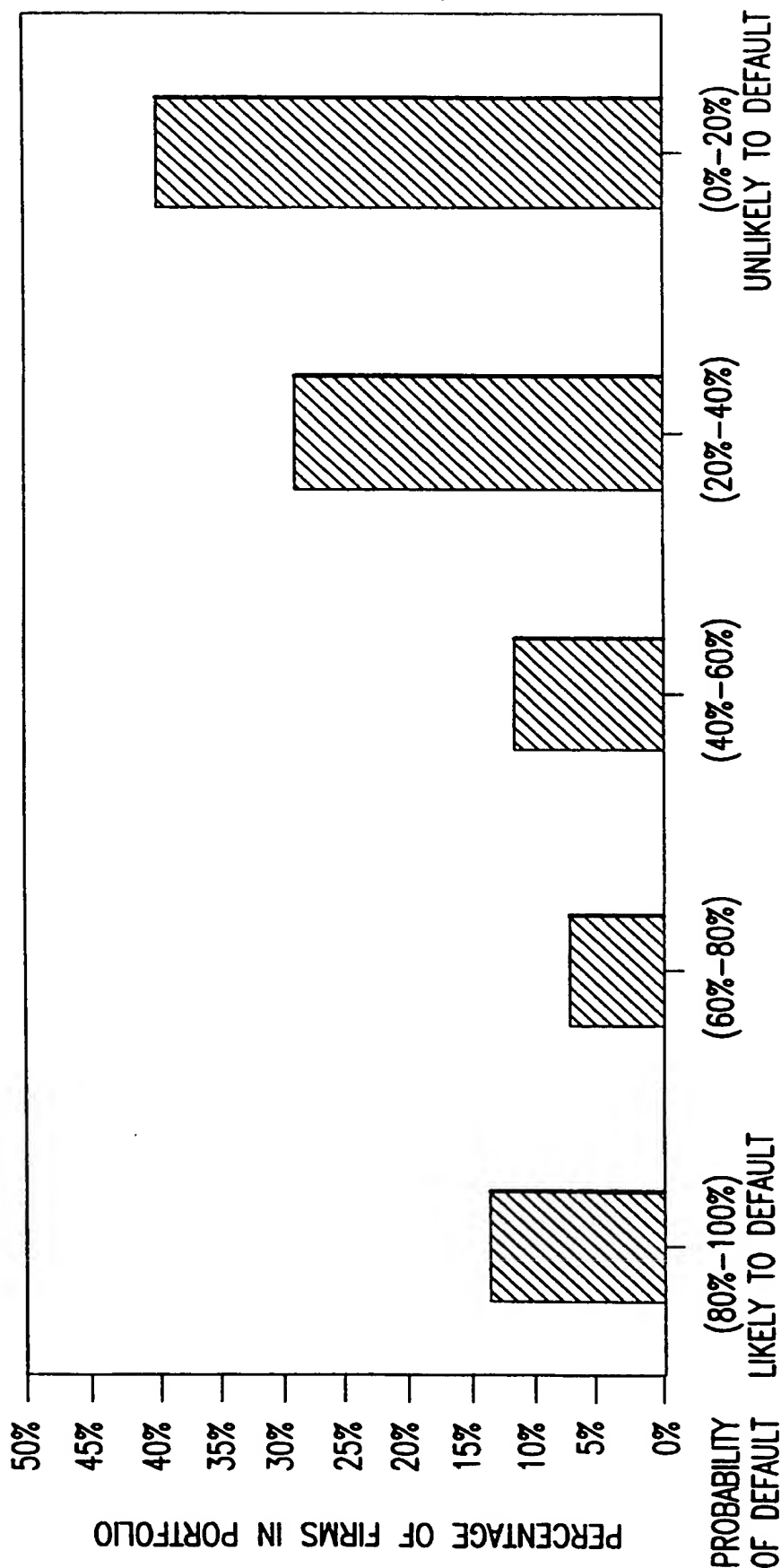


FIG.8

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CURRENT PORTFOLIO PROBABILITY OF DEFAULT PORTFOLIO

FIG.9

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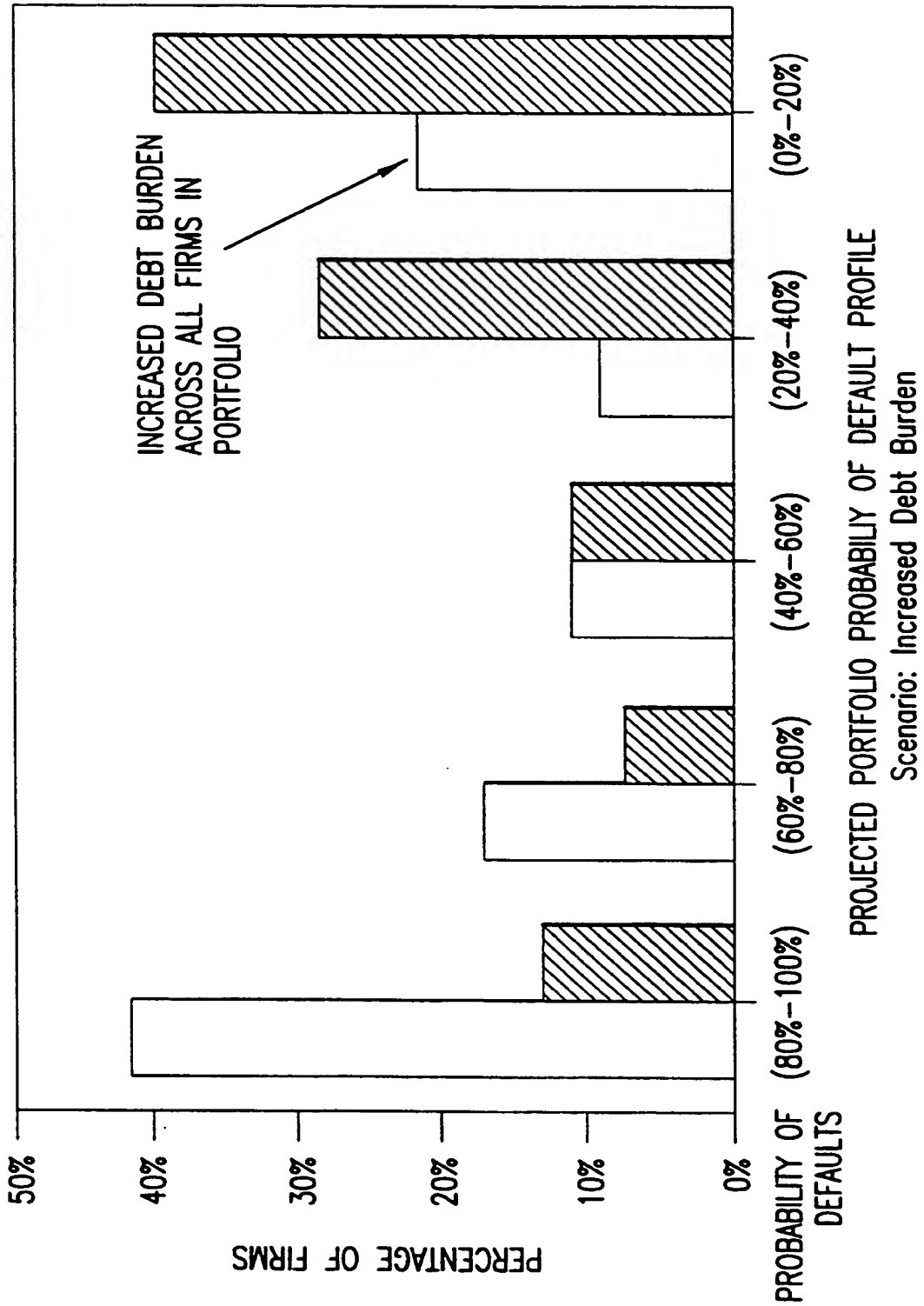


FIG.10

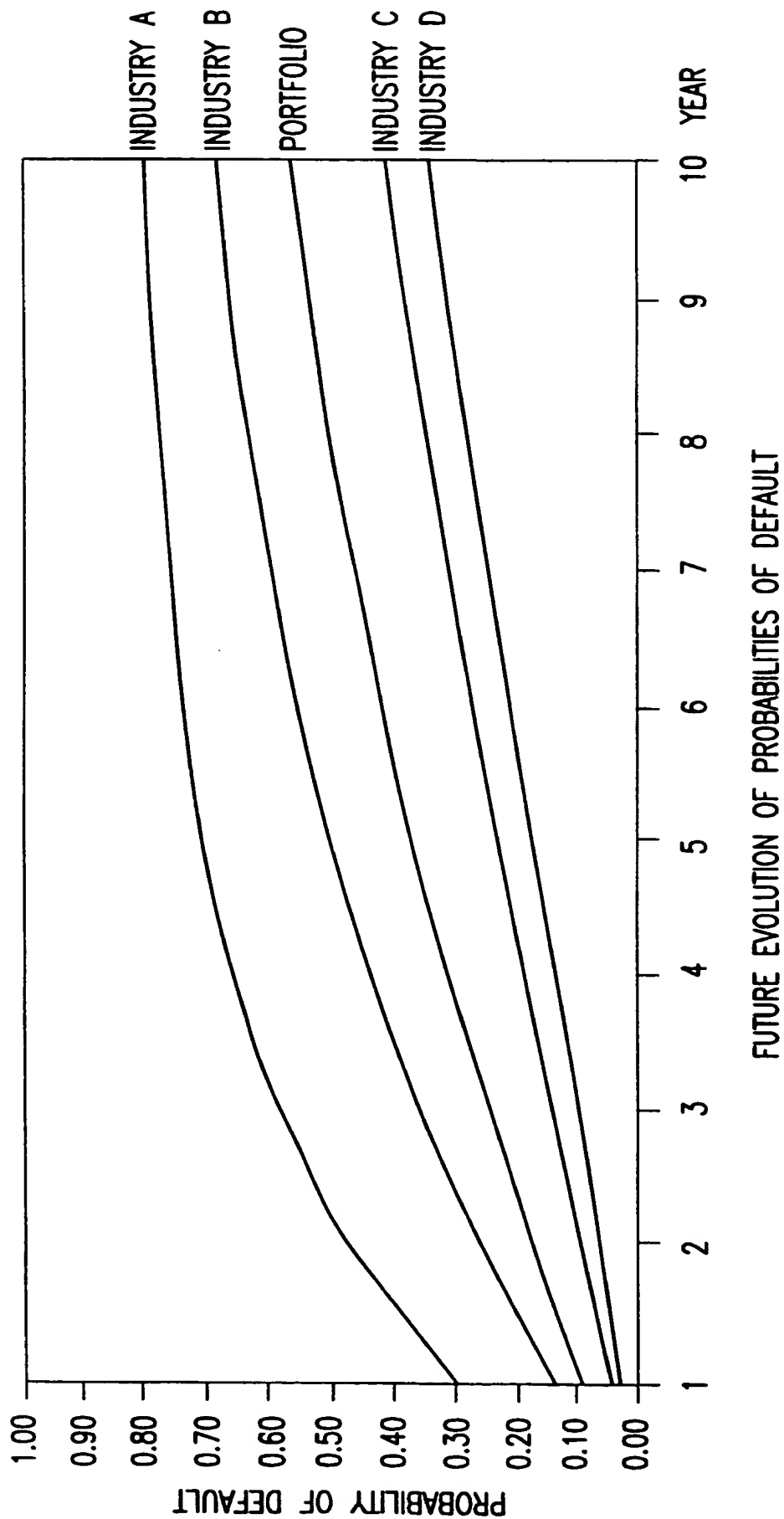


FIG.11

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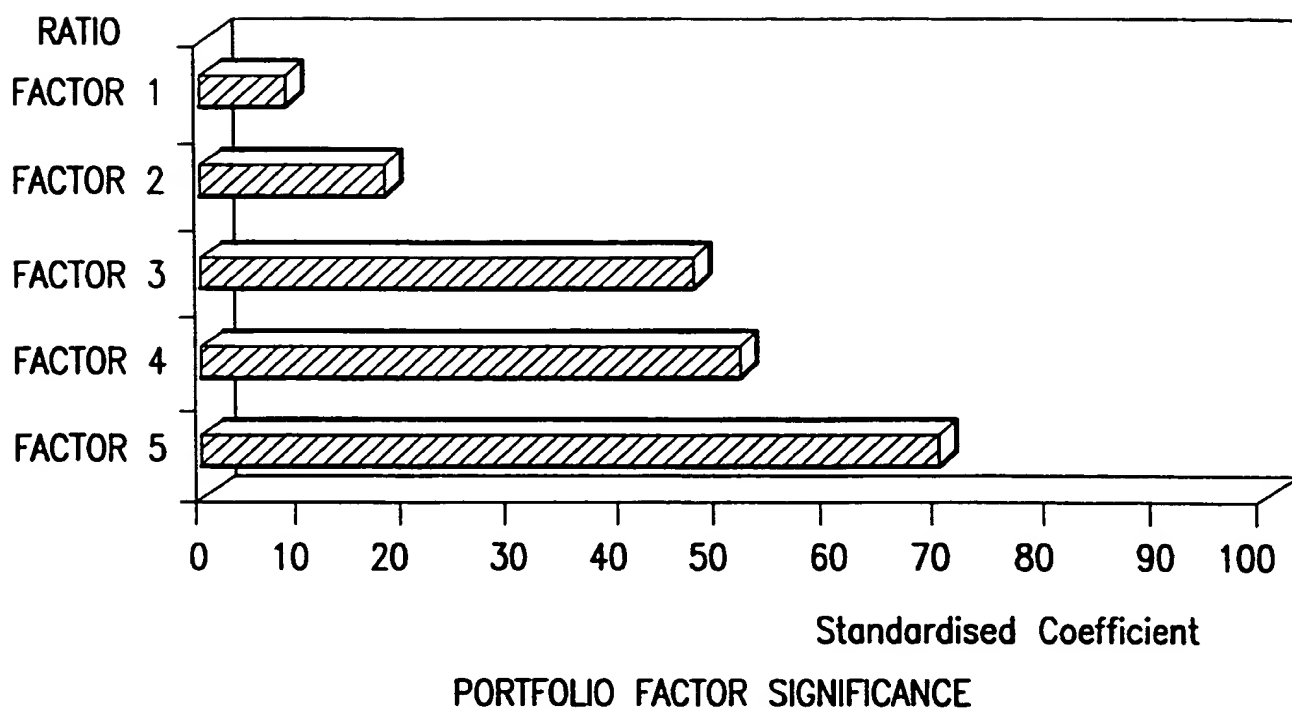


FIG.12

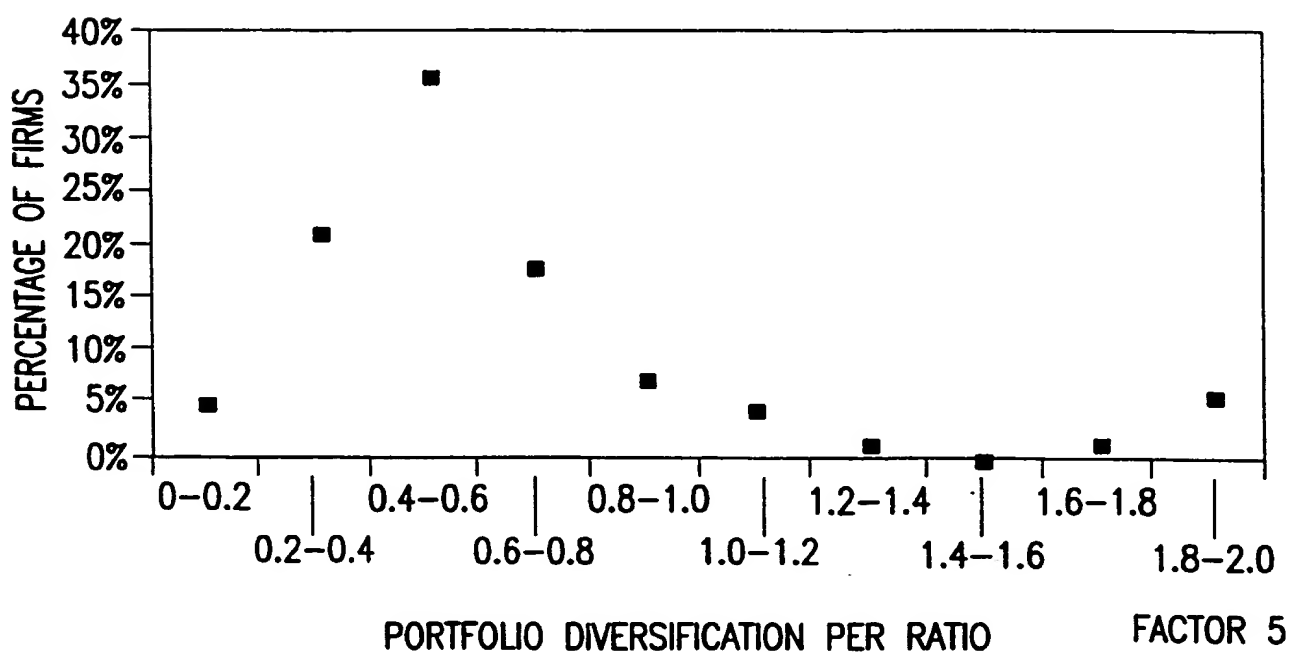


FIG.13

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COMPUTER SYSTEM
1400

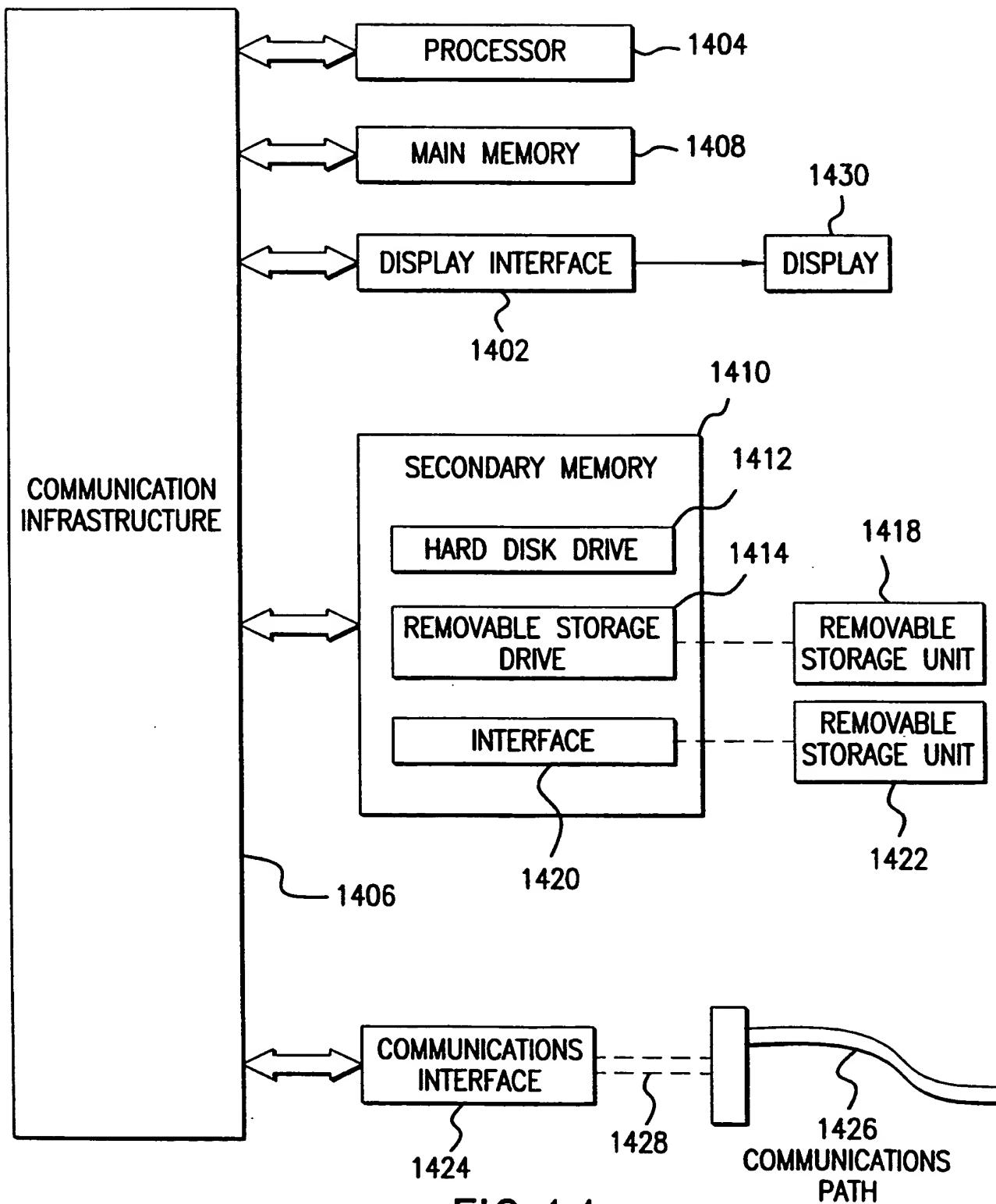


FIG.14